

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

IN RE:

CASE NO: 15-40116

Richard Lee Ledford

SSN# : XXX-XX-0341

TRUSTEE'S OBJECTION TO CLAIM

The undersigned Chapter 13 Trustee objects to the following proof of claim for the specific reason as set forth herein:

Trustee Claim #	Clerk Claim #	Creditor Name	Account Number	Filed Claim Amount	Amount Paid Through Plan	Claim Type
5	2	SPRINGLEAF FINANCIAL SERVICES INC	5829	\$22,242.69	\$22,242.69	S-Secured-Pro-Rata

Claimant has provided no proof of a perfected lien in the property alleged to secure the claim. The claim should be treated as a general unsecured claim.

No title included.

The trustee's objection is intended to resolve the treatment of the claim under the Chapter 13 plan. It may not be determinative of the status of affected lien(s) upon discharge.

DATED: May 01, 2015

Steven G. Tate
Chapter 13 Trustee

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

IN RE:
Richard Lee Ledford

CASE NO: 15-40116

SSN# : XXX-XX-0341

NOTICE OF OPPORTUNITY FOR HEARING

The Chapter 13 trustee has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to eliminate or change your claim, then you or your attorney must file with the court a written response to the objection, explaining your position, and a request for a hearing by May 15, 2015 at the following address:

CLERK, U.S. BANKRUPTCY COURT
401 W Trade St Room 111
Charlotte, NC 28202

If you **mail** your response to the court for filing, you must mail it early enough for the court to **receive** it on or before the deadline stated above.

You must also mail a copy of your response to the debtor's attorney at the following mailing address:

ROBERT H LUTZ
Lutz Law Firm PLLC
310-8 E Graham St
Shelby, NC 28150

If you file a response, then a hearing on the trustee's objection will be held at the following time and place:

Date: June 26, 2015 Time: 9:30 AM

Location: Cleveland County Courthouse
Courtroom #5
Shelby , NC 28151

No hearing will be held unless a response is filed.

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim.

Dated: May 01, 2015

Steven G. Tate
Chapter 13 Trustee
212 Cooper St
Statesville, NC 28677-5856
(704) 872-0068
general@ch13sta.com

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

IN RE:
Richard Lee Ledford

SSN# : XXX-XX-0341

CASE NO: 15-40116

CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 5/1/2015.

J. Safley
Office of the Chapter 13 Trustee

Richard Lee Ledford, 2251 Freemantown Road, Lake Lure, NC 28746
SPRINGLEAF FINANCIAL SERVICES INC, PO BOX 3251, EVANSVILLE, IN 47731-3251
CT CORPORATION SYSTEM, re: SPRINGLEAF FINANCIAL SERVICES, INC, 150 FAYETTEVILLE ST., BOX 1011, RALEIGH NC 27601-2957